

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Phillip C. Leis
 Debtor

Case No. 17-17987-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 318

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Jul 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2018.

db +Phillip C. Leis, 728 Hollow Road, Waterfall, PA 16689-7107
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14019769 CAPITAL ONE / CABELAS, 4800 NW 1ST ST STE 300, LINCOLN, NE 68521-4463
 14099507 CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
 14019765 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
 14021774 +Cavalry SPV I LLC, c/o Altran Financial, LP, POB 610, Sauk Rapids, MN 56379-0610
 14019772 +DISCOVER PERSONAL LOANS, PO BOX 15316, WILMINGTON, DE 19850-5316
 14021776 +Dish Network, c/o Diversified Consultants, Inc., POB 1391, Southgate, MI 48195-0391
 14041260 +Ephrata National Bank, 31 E. Main Street, P.O. Box 457, Ephrata, PA 17522-0457
 14019766 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 14019763 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
 14021777 +Frontier Communications, POB 740407, Cincinnati, OH 45274-0407
 14021778 +Good's Disposal Service, Inc., 4361 Oregon Pike, Ephrata, PA 17522-9514
 14019775 +KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr.,
 Philadelphia, PA 19106-1541
 14021779 +Northern Lancaster County Authority, Anthony P; Schimaneck, Esq., P.O. Box 4686,
 Lancaster, PA 17604-4686
 14019778 +PP&L, 2 North Ninth Street, Allentown, PA 18101-1179
 14074344 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
 14019768 #+Pacific Union Financial LLC, 8900 Freeport Pkwy. Suite 150, Irving, TX 75063-2415
 14060636 +Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, Texas 75063-6046
 14040803 +Pacific Union Financial, LLC, KML LAW GROUP, P.C., 701 Market St. Suite 5000,
 Philadelphia, PA 19106-1541
 14019764 Trans Union, P.O. Box 1000, Chester, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2018 01:52:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2018 01:53:04 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14041259 +EDI: ATTWIREBK.COM Jul 13 2018 05:48:00 AT&T, c/o Bankruptcy Department,
 4331 Communications Drive, Floor 4W, Dallas, TX 75211-1300
 14019770 E-mail/Text: csdlclientervices@cbflanc.com Jul 13 2018 01:53:18
 CREDIT BUREAU OF LANCASTER COUNTY, INC, 218 W ORANGE ST, LANCASTER, PA 17603-3746
 14040777 +E-mail/Text: bankruptcy@caups.com Jul 13 2018 01:53:03 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14019767 +Fax: 602-659-2196 Jul 13 2018 02:42:01 Chex Systems Inc., ATTN: Customer Relations,
 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
 14019771 EDI: DISCOVER.COM Jul 13 2018 05:48:00 DISCOVER FINCL SVC LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 14019773 +EDI: DCI.COM Jul 13 2018 05:48:00 DIVERSIFIED CONSULTNTS, P O BOX 551268,
 JACKSONVILLE, FL 32255-1268
 14029871 EDI: DISCOVER.COM Jul 13 2018 05:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14031546 +EDI: DISCOVERPL Jul 13 2018 05:48:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 14021775 EDI: ESSL.COM Jul 13 2018 05:48:00 Dish Network, Dept 94063, Palatine, IL 60055-0063
 14019774 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 13 2018 01:53:27
 JH PORTFOLIO DEBT EQUITY, 5757 PHANTOM DRIVESUITE 225, HAZELWOOD, MO 63042-2429
 14019776 +E-mail/Text: bankruptcy@loanpacific.com Jul 13 2018 01:53:24 PACIFIC UNION FINANCIAL,
 1603 LBJ FREEWAYSUITE 600, FARMERS BRANCH, TX 75234-6071
 14019777 EDI: PRA.COM Jul 13 2018 05:48:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,
 NORFOLK, VA 23502
 14039075 EDI: PRA.COM Jul 13 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14019779 +EDI: RMSC.COM Jul 13 2018 05:48:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
 14020051 +EDI: RMSC.COM Jul 13 2018 05:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14019780 +EDI: VERIZONCOMB.COM Jul 13 2018 05:48:00 VERIZON WIRELESS, PO BOX 26055,
 MINNEAPOLIS, MN 55426-0055
 14069489 +EDI: AIS.COM Jul 13 2018 05:48:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
GEORGE M. LUTZ on behalf of Debtor Phillip C. Leis glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Phillip C. Leis	Social Security number or ITIN	xxx-xx-8570
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17987-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phillip C. Leis

7/12/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.